

THE TABLE BELOW IS A SUMMARY OF THE BENEFITS APPLICABLE FOR THIS OPTION. ALL BENEFITS SHOWN ARE PER INSURED PERSON, PER PERIOD OF COVER. ALL LIMITS ARE EXPRESSED IN US DOLLARS

BENEFITS	TRAVEL OPTION
<b>OVERALL ANNUAL LIMITS</b>	<b>\$100 000</b>
Area of cover	Worldwide excluding USA and Canada
Medical Treatment - as a result of illness, injury or accident when travelling outside the country of permanent residence.	Expenses incurred for emergency transportation, hospitalisation & associated services in-hospital from the date of admission to the date of discharge.
<b>OUT-PATIENT TREATMENT (Day-to-day)</b>	<b>No Cover</b>

Please refer to the Policy wording for full benefit details and definitions

**An \*emergency is defined as;** A medical emergency is the sudden, unexpected onset of a health condition or bodily injury that needs immediate medical or surgical treatment. Failure to provide this treatment would place a person's life at risk or result in serious impairment or dysfunction of an organ or body part

**LIMITATIONS / EXCLUSIONS**

- Covid-19 cover limited to USD 50 000 (no evacuation)
- All hospitalisation subject to pre-authorisation
- Age Limit- 70 years
- Each trip limited to maximum of 90 days
- Elective (non-emergency) surgery and/or medical treatment
- Known pre-existing conditions and exclusions within 12 consecutive months prior to the effective date of coverage.
- All Dentistry
- Travelling for the purpose of obtaining Medical Treatment
- Employment involving Manual Labour
- Pregnancy / Childbirth

**E. & O E**

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